

Texas Department of Insurance

Long-Term Care Insurance Personal Worksheet - Rate Increase History

Company Name: Prudential Insurance Company of America, The

A company may state it has never increased rates under any prior individual or group policy forms in this state or any other state. The issuer shall list each premium increase it has instituted on this or similar individual or group policy forms in this state or any other state during the last 10 years. The list shall specify the individual or group policy form, the calendar years the form was available for sale, and the calendar year and the amount (percentage) of each increase. The insurer shall provide minimum and maximum percentages if the rate increase is variable by rating characteristics. The insurer may provide, in a fair manner, additional explanatory information as appropriate.

States	Policy Form	LTC-1 Approval	LTC-1 End Date	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase	Comments
AL	GRP 98176, GRP 98177, GRP 98178	6/23/2000	3/31/2003	0	2009	18% to 28%	
AK	GRP 98176, GRP 98177, GRP 98178	5/4/1999	3/31/2003	0	2009	18% to 28%	
AR	GRP 98274, GRP 99151, GRP 99152	5/3/1999	3/31/2003	0	2009	18% to 28%	No more than one increase per 12 month period
IL	GRP 98218, GRP 98531, GRP 98532	12/22/1998	3/31/2003	0	2009	18% to 28%	
LA	GRP 98176, GRP 98177, GRP 98178	10/25/1999	3/31/2003	0	2009	18% to 28%	Annual actuarial report required over next 3 yrs
ME	GRP 98250, GRP 98251, GRP 98252	ESTIMATE	12/31/2002		2009	18% to 28%	
MI	GRP 98176, GRP 98177, GRP 98178	6/1/1999	3/31/2003	0	2009	18% to 28%	
NE	GRP 98176, GRP 98177, GRP 98178	12/31/1998	12/31/2002	0	2009	18% to 28%	
ND	GRP 98538, GRP 98539, GRP 98540	5/9/2000	12/31/2002	0	2009	9% to 14%	
OH	GRP 98587, GRP 98177, GRP 98178	2/8/1999	12/31/2002	0	2009	18% to 28%	
RI	GRP 98176, GRP 98177, GRP 98178	2/25/2000	4/18/2003	0	2009	18% to 28%	
SC	GRP 98265, GRP 98266, GRP 98267	10/28/1999	12/31/2002	0	2009	18% to 28%	
SD	GRP 99599, GRP 99600, GRP 99601	10/19/2000	7/18/2003	0	2009	18% to 28%	
WA	GRP 99192, GRP 99193, GRP 99194	6/14/2000	7/18/2003	0	2009	18% to 28%	
WV	GRP 98176, GRP 98177, GRP 98178	12/29/1998	12/31/2002	0	2009	18% to 28%	
WY	GRP 98176, GRP 98177, GRP 98178	12/24/1998	12/31/2002	0	2009	18% to 28%	
GA	GRP 98176, GRP 98177, GRP 98178	6/14/1999	3/31/2003	0	2009	10% to 12%	
IA	GRP 99183, GRP 99184, GRP 99185	5/14/1999	12/31/2002	0	2009	18% to 28%	
IN	GRP 98244, GRP 98668	4/10/2000	3/31/2003	0	2009	18% to 28%	
MO	GRP 98566, GRP 98567, GRP 98568	4/18/2000	12/31/2002	0	2009	18% to 28%	
MT	GRP 98176, GRP 98177, GRP 98178	6/26/2000	3/31/2003	0	2009	18% to 28%	
NH	GRP 98726, GRP 98727, GRP 98728	8/23/1999	3/31/2003	0	2009	18% to 28%	
PA	GRP 98720, GRP 98721, GRP 98722	4/12/1999	4/14/2004	0	2009	9% to 14%	Step rate approval for 2009 & 2010
TN	GRP 98176, GRP 98177, GRP 98178	8/20/1998	12/31/2002	0	2009	18% to 28%	
HI	GRP 98176, GRP 98177, GRP 98178	6/30/1999	7/18/2003	0	2009	18% to 28%	
KY	GRP 98176, GRP 98177, GRP 98178	2/25/1999	12/31/2002	0	2009	18% to 28%	
MN	GRP 98533, GRP 98534, GRP 98535, GRP 11270, GRP 11271, GRP 11272	10/25/1999	3/31/2003	0	2009	18% to 28%	
NM	GRP 98176, GRP 98177, GRP 98178	8/18/2000	12/31/2002	0	2009	18% to 28%	
NC	GRP 99267, GRP 99268, GRP 99269	8/12/1999	3/31/2003	0	2009	18% to 28%	Rate increase only applies to policies effective
ID	GRP 98177, GRP 98178	7/19/2001	9/16/2003	0	2009	18% to 28%	

Texas Department of Insurance

Long-Term Care Insurance Personal Worksheet - Rate Increase History

Company Name: Prudential Insurance Company of America, The

A company may state it has never increased rates under any prior individual or group policy forms in this state or any other state. The issuer shall list each premium increase it has instituted on this or similar individual or group policy forms in this state or any other state during the last 10 years. The list shall specify the individual or group policy form, the calendar years the form was available for sale, and the calendar year and the amount (percentage) of each increase. The insurer shall provide minimum and maximum percentages if the rate increase is variable by rating characteristics. The insurer may provide, in a fair manner, additional explanatory information as appropriate.

States	Policy Form	LTC-1 Approval	LTC-1 End Date	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase	Comments
KS	GRP 98296-SI, GRP 98296-CI, GRP 98297	2/9/1999	3/31/2003	0	2009	9% to 14%	
MS	GRP 98176, GRP 98177, GRP 98178	1/14/1999	12/31/2002	0	2009	18% to 25%	
OR	GRP 98176, GRP 98177, GRP 98178	12/31/1998	3/31/2003	0	2009	9% to 14%	Rate increase only applies for 1 year; need to
MD	GRP 99507, GRP 99508, GRP 99509	9/28/2000	11/7/2003	0	2009	15% to 15%	
NV	GRP 98176, GRP 98177, GRP 98178	1/14/1999	12/31/2002	0	2010	0% to 25%	No rate increase permitted on reimbursement plans
TX	GRP 98755, GRP 98756, GRP 98757	6/21/2000	6/18/2004	0	2010	13% to 17%	Rate increase only applies to policies effective prior to 7/1/02
AZ	GRP 98831, GRP 98832, GRP 98833	ESTIMATE	3/31/2003	3	2010	10% to 15%	
DE	GRP 98229, GRP 98230	8/3/2000	3/31/2003	0	2010	15% to 15%	
NJ	GRP 98700, GRP 98701, GRP 98702	7/22/1999	3/31/2003	0	2010	14% to 21%	
UT	GRP 98176, GRP 98177, GRP 98178	5/27/1999	3/31/2003	0	2010	18% to 28%	
VA	GRP 98544, GRP 98545, GRP 98546	9/22/2000	4/14/2004	0	2010	25% to 35%	Average increase over two years eff. 5/1/10 and 1/1/12. No additional increases permitted
WI	GRP 99170, GRP 99171	11/19/2001	3/31/2003	0	2010	12% to 12%	
FL	GRP 98515, GRP 98516, GRP 98517, GRP 98599	1/8/1999	2/28/2003	0	2010	9.3% to 9.3%	
CA	GRP 99103, GRP 99104, GRP 99105	4/1/1999	9/1/2003	0	2010	18% to 28%	Rate increase only applies to policies effective prior to 7/1/02

Al Gennusa
Associate Manager - Research
973-548-6546